

North Carolina Department of Insurance - Life & Health Division

2020 Plan Year ACA Rate Filings

Insurer Name	Market	SERFF File Number	Initial % Change Filed	On or Off Exchange	Projected Number of Members* in Products
Aetna Health	Sm Grp	AETN-131937690	13.70%	Off Exchange	79
Aetna Life Ins Co	Sm Grp	AETN-131937649	15.90%	Off Exchange	2,685
All Savers Insurance	Sm Grp	UHLC-131938666	10.48%	Off Exchange	25
Ambetter of North Carolina (new for 2019)	Indiv	CECO-131947348	-8.70%	On and Off Exchange	6,959
BCBS of NC	Indiv	BCNC-131944649	-5.20%	On and Off Exchange	489,214
BCBS of NC	Sm Grp	BCNC-131938996	-3.30%	Off Exchange	69,015
Bright Health Company of North Carolina	Indiv	BRHP-131948269	0.00%	On and Off Exchange	0
CIGNA HealthCare of North Carolina	Indiv	CCGH-131937785	-4.70%	On and Off Exchange	5,806
FirstCarolina Ins Co	Sm Grp	YARB-131944714	3.90%	Off Exchange	554
UnitedHealthcare Ins Co	Sm Grp	UHLC-131937204	5.71%	Off Exchange	38,386
UnitedHealthcare Ins Co of River Valley	Sm Grp	UHLC-131937270	6.24%	Off Exchange	15,278
UnitedHealthCare of NC	Sm Grp	UHLC-131937221	7.38%	Off Exchange	66,264

Generally, according to NC insurance laws, health insurance rates must not be excessive, inadequate, or unfairly discriminatory, and must exhibit a reasonable relationship to the benefits provided in the policy.

Notes:

\* - Members according to Part II - Written Explanation of the Rate Increase. Additionally the written justification from the company should provide an explanation to consumers that indicate that the initial rates have an assumption that the federal government will not provide a risk adjustment for plan year 2020.

\*\* - 2020 Plan Year ACA rate filings assume that there will be no risk adjustment provided by the federal government for Plan Year 2020. Final rates may differ from the initial rate filing and will be posted at a later date.

# - Impacted products are products with a proposed rate increase of 15% or more; the rate filing may also include other products covering additional NC lives that have proposed rate increases which are less than 15%.